

REMARKS

Examiner Interview

The Applicant wishes to thank the Examiner and Primary Examiner Ronald Laneau for the courtesy extended during the interview of April 2, 2008.

Agreement was reached that none of the prior art of record discloses or makes obvious the steps recited in the currently amended claim:

- *the characterization of a lottery backed security;*
- *the issuance of said lottery backed security; and*
- *the selling of said lottery backed security,*

Amendments to the Claims

Claim 42 has been amended to add the above referenced additional limitations. Support is found in Figure 3 of the Specification.

Claim Rejections – 35 USC 103

The Examiner has rejected claim 42 to 46 and 48 to 51 under 35 USC 103(a) as being obvious over Adao e Silva (U.S. provisional application SN 60/254,053) in view of Nilssen (U.S. patent 5,083,784 A).

The Applicant has traversed this rejection by amending claim 42 to recite the limitations that the payment augmentation module comprises:

- *the characterization of a lottery backed security;*
- *the issuance of said lottery backed security; and*
- *the selling of said lottery backed security,*

Both the Examiner and the Primary Examiner agreed in the above referenced interview that neither Silva nor Nilssen disclose or make obvious said limitations. Claim 42, therefore, cannot be rejected under 35 USC 103(a) as being obvious over Adao e Silva in view of Nilssen. Claims 43 to 46 and 48 to 51 depend upon claim 42 and cannot be rejected for the same reason.

The Examiner has rejected claim 47 as being obvious over Adao e Silva (U.S. provisional application SN 60/254,053) in view of Nilssen (U.S. patent 5,083,784 A) and further in view of Crapo (U.S. patent 5,987,433 A).

Claim 47 depends upon claim 42. Claim 42 has been amended to include the above referenced additional limitations. Both the Examiner and the Primary Examiner agreed that none of the prior art of record discloses or makes obvious said limitations. Claim 47, therefore, cannot be rejected as being obvious over Adao e Silva in view of Nilssen and further in view of Crapo.

CONCLUSION

In this response, the Applicant makes no admission concerning any now moot or traversed rejection or objection, and affirmatively denies any position, statement, or averment of the Examiner that was not specifically addressed herein.

Applicant has made a diligent effort to place the claims in condition for allowance. However, should there remain unresolved issues that require adverse action, it is respectfully requested that the Examiner telephone Mark Nowotarski, Applicant's agent at 203 975 7678 so that such issues may be resolved as expeditiously as possible.

For these reasons, and in view of the above amendments, this application is now considered to be in condition for allowance and such action is earnestly solicited.

Respectfully Submitted,

A handwritten signature in cursive script that reads "Mark Nowotarski".

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